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Order Filed on July 13, 2021 by Clerk **U.S. Bankruptcy Court District of New Jersey**

IN THE UNITED STATES BANKRUPTCY

COURT DISTRICT OF NEW JERSEY

: CHAPTER 13 CASE

IN RE:

Mitch and Kathryn Mirbaba

: CASE NO. 17-28485 JKS

JUDGE: Sherwood

DEBTORS: : HEARING DATE:

ORDER GRANTING THE AVOIDANCE OF THE LIEN OF THE SMALL BUSINESS ASSOCIATION

The relief set forth on the following page is hereby **ORDERED**.

Honorable John K. Sherwood United States Bankruptcy Court

DATED: July 13, 2021

THIS CAUSE being submitting on the papers to the undersigned Judge of the United

States Bankruptcy Court for District of New Jersey, pursuant to the Motion to Reopen Chapter 13

Case and Motion for an Order Voiding the Lien held by the Small Business Association ("SBA")

filed by the debtors; and

IT APPEARING that, in their Schedules, the debtors listed their debt of \$27,000 to the SBA as a "business loan" and "judicial lien" (Docket Entry #1); and

IT APPEARING that, in their Chapter 13 plan, the debtors included a motion to avoid the SBA's lien on the basis that there was no equity in their residential property to secure the lien (Docket Entry #4); and

IT APPEARING that all parties in interest, and in particular the SBA, were served with this Motion and of the time, date and place of this hearing and that no such parties have filed any timely objections or otherwise appeared in opposition to the said Motion and that the time for filing any such objection has expired; and

IT FURTHER APPEARING to the undersigned that the relief requested by the debtors in their Motion is consistent with the applicable provisions of Title 11 of the United States Code and the Local Rules of the United States Bankruptcy Court for the District of New Jersey; and

IT FURTHER APPEARING that there is cause for granting the this Motion to Avoid Lien; and

IT IS HEREBY ORDERED that: (i) the debtors' motion is GRANTED; and (ii) the lien of the Small Business Association against the residential property located at 219 Cumley Terrace, Leonia, New Jersey, which is owned by the debtors, is hereby AVOIDED.